ALL CANADIAN NETORK BULLETIN

July 2018

NEW COVERAGE AVAILABLE

Service Line Endorsement (AC21033)

- Service Line Endorsement will be available on the program starting August 15th, 2018
- This endorsement can be added to Home, Rental, and Seasonal risks which have either sewer back up or overland water coverage
- The cost for this endorsement is \$40 and it can be added mid-term if desired (\$40 premium still applies). The cost is not impacted by the deductible, any decrease in the water deductible is rated with the water coverages

Key Features of Service Line Endorsement

- Covers the water and sewer line connected to the dwelling on the homeowner's side of the property line (does not cover the portion that is the responsibility of the municipality)
- Coverage limit is \$15,000 (cannot be increased or decreased)
- Flat charge of \$40
- The water damage deductible is applicable to this coverage (standard \$2,000). This deductible cannot be lower than either the policy deductible or the SBU/Overland Water deductible
- It also covers the following
 - o Tear out and replacement of property to repair related damage
 - o Restoration of outdoor trees, plants, shrubs and lawns on insured's premises
 - Restoration of paved surfaces, driveways or walkways
 - o Any cost of moving or relocating the line as required by bylaw or code
- It does not cover the following:
 - o Treatment, removal, recovery or disposal of hazardous material
 - o Breakdown arising from disconnection or interruption of the utility main water line
 - o Non-conforming line connections
 - Service lines running under a body of water
 - o Service lines not connected or ready for use

Questions

For any questions, please contact Heather Tang (604-606-8118) at the Perpetual Fraser office or Chris Dawson at CNS (778-372-6176)